

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Michael Heffelfinger  
Debtor

Case No. 25-00939-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: May 19, 2025

User: AutoDocket  
Form ID: pdf002

Page 1 of 2  
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 21, 2025:**

Recip ID	Recipient Name and Address
db	+ Michael Heffelfinger, 136 E. Garibaldi Avenue, Nesquehoning, PA 18240-1112
5702082	+ Apex Asset Management, 1286 Carmichael Way, Montgomery, AL 36106-3645
5702084	+ Blue Ridge Cable, 20 West Ridge street, Lansford, PA 18232-1308
5702086	+ Capital One Bank, PO Box 85870, Richmond, VA 23285-5870
5702081	+ Erik M. Helbing, 109 West Broad Street, Tamaqua, PA 18252-1916
5702092	M&T Bank, CBD Team, Millsboro, DE 19966
5702094	+ Marianna Heffelfinger, 136 East Garibaldi Ave, Nesquehoning, PA 18240-1112
5702095	+ Nesquehoning Borough, 114 West Catawissa St, Nesquehoning, PA 18240-1536
5702096	+ Nesquehoning Tax Collector, 106 East Center St, Nesquehoning, PA 18240-1607
5702097	+ Nesquehoning Water, 114 West Catawissa Street, Nesquehoning, PA 18240-1536
5702100	+ Patricia R. Vito, Tax Collector, Carbon County, 106 E. Center Street PO Box 176, Nesquehoning, PA 18240-0176
5702102	Portfolio Recovery Associates, Riverside Commerce Center, Norfolk, VA 23502

TOTAL: 12

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: blegal@phfa.org	May 19 2025 18:50:00	Pennsylvania Housing Finance Agency/Homeowner's Em, 211 North Front Street, Harrisburg, PA 17101-1406
5710172	Email/Text: bnc@atlasacq.com	May 19 2025 18:49:00	Atlas Acquisitions LLC, on behalf of UHG I LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
5702083	^ MEBN	May 19 2025 18:44:01	Apex Asset Management, PO Box 5407, Lancaster, PA 17606-5407
5702087	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 19 2025 18:46:50	Capital One Bank USA, 15000 Capital One Drive, PO# US364401, Henrico, VA 23238
5702088	Email/PDF: Citi.BNC.Correspondence@citi.com	May 19 2025 19:00:51	Citi Card, PO Box 8112, South Hackensack, NJ 07606
5702089	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 19 2025 19:01:12	Citibank NA, 701 East 60th Street North, Sioux Falls, SD 57104-0432
5702090	^ MEBN	May 19 2025 18:43:52	KML Law Group, P.C., 701 Market Street, Suite 500, Philadelphia, PA 19106-1538
5702091	+ Email/Text: camanagement@mtb.com	May 19 2025 18:50:00	M & T Mortgage, P O. Box 619063, Dallas, TX 75261-9063
5709826	Email/Text: camanagement@mtb.com	May 19 2025 18:50:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
5702093	Email/Text: camanagement@mtb.com	May 19 2025 18:50:00	M&T Bank, P.O. Box 900, Millsboro, DE 19966

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5702099	Email/Text: blegal@phfa.org	May 19 2025 18:50:00	PA Housing Finance Agency, Attn: Bankruptcy, PO Box 8029, Harrisburg, PA 17105-8029
5702098	+ Email/Text: blegal@phfa.org	May 19 2025 18:50:00	PA Housing Finance Agency, 211 N Front St, Harrisburg, PA 17101-1406
5702101	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 19 2025 18:59:13	Portfolio Recovery Associates, 120 Corporate Blvd, Suite 100, Norfolk, VA 23502
5710985	+ Email/Text: blegal@phfa.org	May 19 2025 18:50:00	Pennsylvania Housing Finance Agency/HEMAP, 211 North Front Street, PO Box 15206, Harrisburg, PA 17105-5206

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5702085	##+	Burton Neil & Associates, PC, 1060 Andrew Drive, Suite 170, West Chester, PA 19380-5600

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 21, 2025      Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 19, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Erik Mark Helbing	on behalf of Debtor 1 Michael Heffelfinger ehelbing@helbingconsumerlaw.com bk@helbingconsumerlaw.com;bkecf@helbingconsumerlaw.com;helbing.erikb132500@notify.bestcase.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
Katie Housman	on behalf of Creditor Pennsylvania Housing Finance Agency/Homeowner's Emergency Mortgage Assistance Program (HEMAP) khousman@pkh.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

**LOCAL BANKRUPTCY FORM 3015-1****IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**IN RE:  
Michael HeffelfingerCHAPTER 13  
CASE NO. 5:25-bk-00939-MJC

- ☒ ORIGINAL PLAN  
☐ AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)  
☐ Number of Motions to Avoid Liens  
☐ Number of Motions to Value Collateral

**CHAPTER 13 PLAN****NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

- 1 The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. ☐ Included ☒ Not Included
- 2 The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor. ☐ Included ☒ Not Included
- 3 The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G. ☐ Included ☒ Not Included

**YOUR RIGHTS WILL BE AFFECTED**

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

**1. PLAN FUNDING AND LENGTH OF PLAN.****A. Plan Payments From Future Income**

1. To date, the Debtor paid \$ 0.00 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$6,000.00, plus other payments and property stated in § 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
05/25	10/25	100.00	0.00	100.00	600.00
11/25		69000.00	0.00	69000.00	69000.00
				Total Payments:	\$69,600.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE: ☒ Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

**B. Additional Plan Funding From Liquidation of Assets/Other**

1. The Debtor estimates that the liquidation value of this estate is \$30,445.12. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

*Check one of the following two lines.*

☐ No assets will be liquidated. *If this line is checked, the rest of § 1.B.2 and complete § 1.B.3 if applicable.*

☒ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$ 69,000.00 from the sale of property known and designated as 136 East Garibaldi Avenue, Nesquehoning, PA. All sales shall be completed by 6 months. If the property does not sell by the date specified, then the disposition of the property shall be as follows:

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:  
Debtor will pay to the Trustee \$100.00 per month until the sale of the property is closed

**2. SECURED CLAIMS.**

**A. Pre-Confirmation Distributions. Check one.**

☒ None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

**B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.**

☒ None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

**C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.**

☒ None. *If "None" is checked, the rest of § 2.C need not be completed or reproduced.*

**D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)**

☐ None. *If "None" is checked, the rest of § 2.D need not be completed or reproduced.*

☒ The claims below are secured claims for which a § 506 valuation is not applicable, and can include: (1) claims that were either (a) incurred within 910 days of the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the Debtor, or (b) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value; (2) conduit payments; or (3) secured claims not provided for elsewhere.

1. The allowed secured claims listed below shall be paid in full and their liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under §1328 of the Code.
2. In addition to payment of the allowed secured claim, present value interest pursuant to 11 U.S.C. §1325(a)(5)(B)(ii) will be paid at the rate and in the amount listed below, unless an objection is raised. If an objection is raised, then the court will determine the present value interest rate and amount at the confirmation hearing.
3. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Principal Balance of Claim	Interest Rate	Total to be Paid in Plan
M & T Mortgage	136 East Garibaldi Ave , Nesquehoning , PA 18240 Carbon County Wife on Deed Only; Debtor intends to sell home and payoff chapter 13 plan	\$56,745.01	7.50%	\$58,492.96
Nesquehoning Borough	136 East Garibaldi Ave , Nesquehoning , PA 18240 Carbon County Wife on Deed Only; Debtor intends to sell home and payoff chapter 13 plan	\$308.26	0.00%	\$308.26
Nesquehoning Water	136 East Garibaldi Ave , Nesquehoning , PA 18240 Carbon County Wife on Deed Only; Debtor intends to sell home and payoff chapter 13 plan	\$600.49	0.00%	\$600.49
PA Housing Finance Agency	136 East Garibaldi Ave , Nesquehoning , PA 18240 Carbon County Wife on Deed Only; Debtor intends to sell home and payoff chapter 13 plan	\$5,785.00	0.00%	\$5,785.00

**E. Secured claims for which a § 506 valuation is applicable. Check one.**☒ None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.**F. Surrender of Collateral. Check one.**☒ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.**G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.**☒ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.**3. PRIORITY CLAIMS.****A. Administrative Claims**1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.2. Attorney's fees. Complete only one of the following options:

- a. In addition to the retainer of \$ 500.00 already paid by the Debtor, the amount of \$ 3,500.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
- b. \$ \_\_\_\_\_ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.  
Check one of the following two lines.☒ None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.**B. Priority Claims (including, certain Domestic Support Obligations)**☒ None. If "None" is checked, the rest of § 3.B need not be completed or reproduced.**C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one**

of the following two lines.

☒ None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

**4. UNSECURED CLAIMS**

**A. Claims of Unsecured Nonpriority Creditors Specially Classified.**

Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

**B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.**

**5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines.**

☒ None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

**6. VESTING OF PROPERTY OF THE ESTATE.**

**Property of the estate will vest in the Debtor upon**

Check the applicable line:

- ☐ plan confirmation.  
☐ entry of discharge.  
☒ closing of case.

**7. DISCHARGE: (Check one)**

- ☒ The debtor will seek a discharge pursuant to § 1328(a).  
☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

**8. ORDER OF DISTRIBUTION:**

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: \_\_\_\_\_  
 Level 2: \_\_\_\_\_  
 Level 3: \_\_\_\_\_  
 Level 4: \_\_\_\_\_  
 Level 5: \_\_\_\_\_  
 Level 6: \_\_\_\_\_  
 Level 7: \_\_\_\_\_  
 Level 8: \_\_\_\_\_

*If the above Levels are filled in, the rest of § 8 need not be completed or reproduced.* If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.  
 Level 2: Debtor's attorney's fees.  
 Level 3: Domestic Support Obligations.  
 Level 4: Priority claims, pro rata.  
 Level 5: Secured claims, pro rata.  
 Level 6: Specially classified unsecured claims.  
 Level 7: Timely filed general unsecured claims.  
 Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

## 9. NONSTANDARD PLAN PROVISIONS

**Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)**

Dated: April 7, 2025 \_\_\_\_\_

\_\_\_\_\_  
 /s/ Erik M. Helbing  
 Erik M. Helbing 203832  
 Attorney for Debtor

\_\_\_\_\_  
 /s/ Michael Heffelfinger  
 Michael Heffelfinger  
 Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.